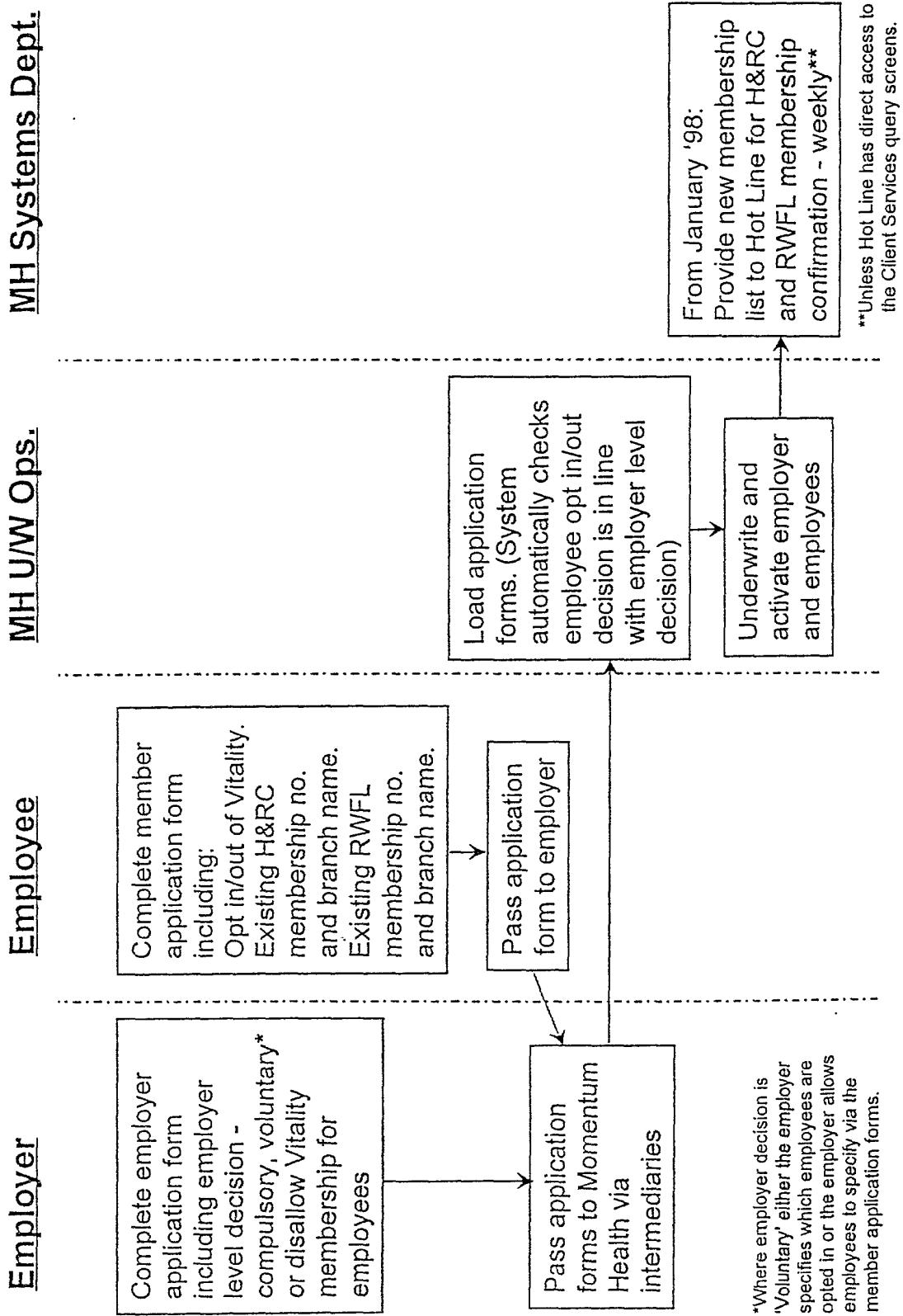
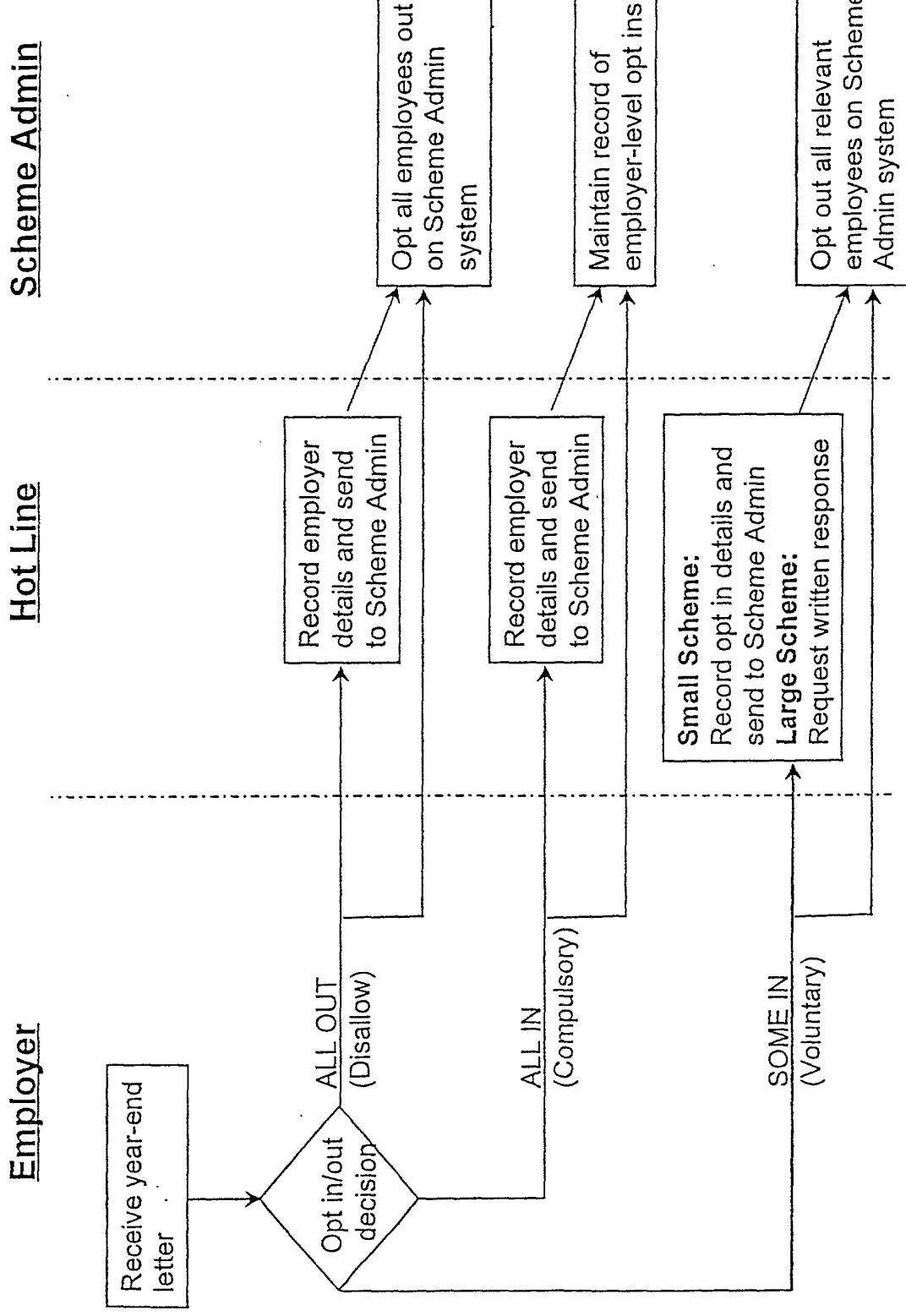


NEW EMPLOYER JOINS VITALITY



EMPLOYER OPT OUT / OPT IN PROCESS

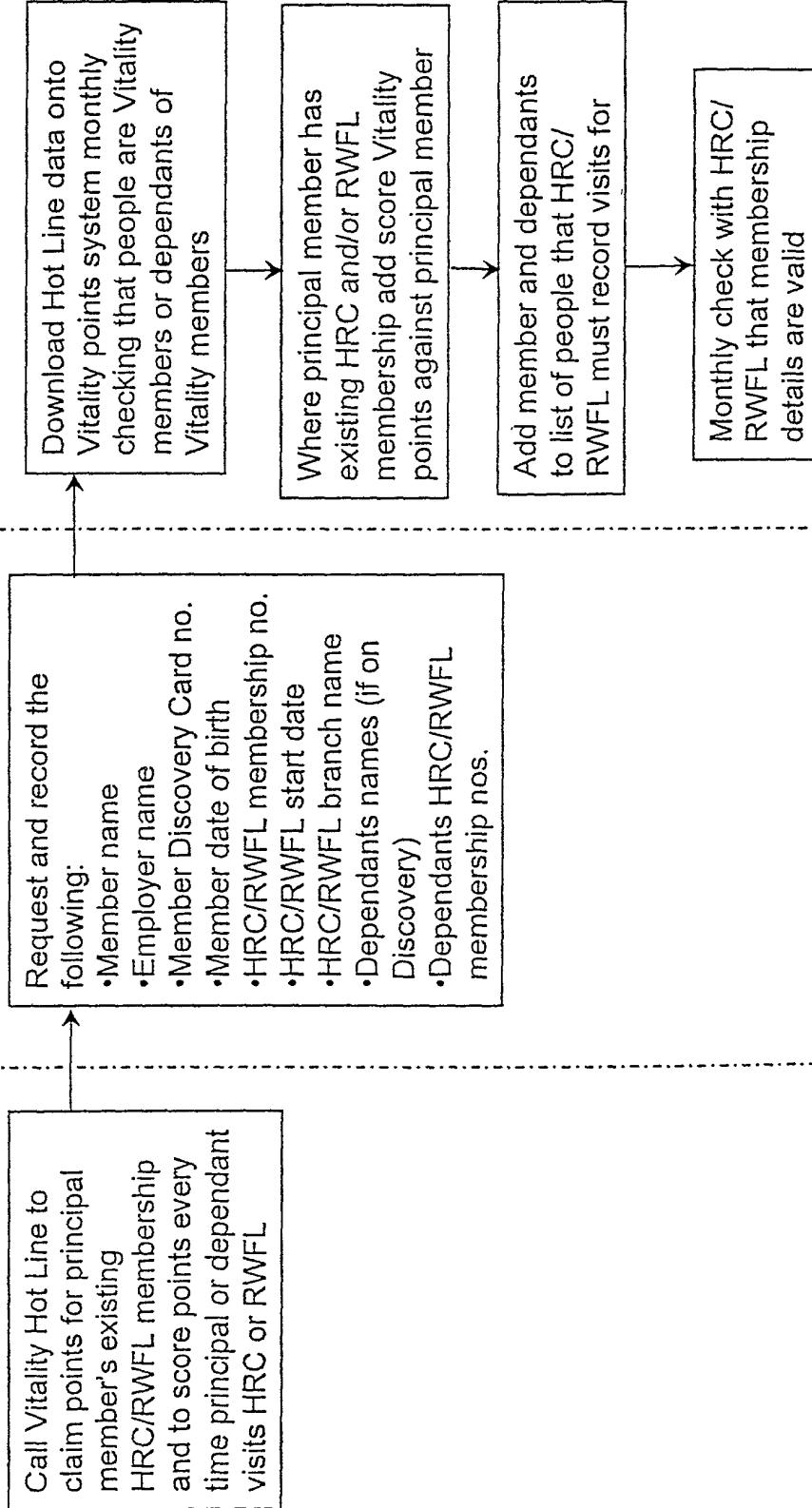


CLAIM VITALITY POINTS FOR EXISTING HRC/RWFL MEMBERSHIP

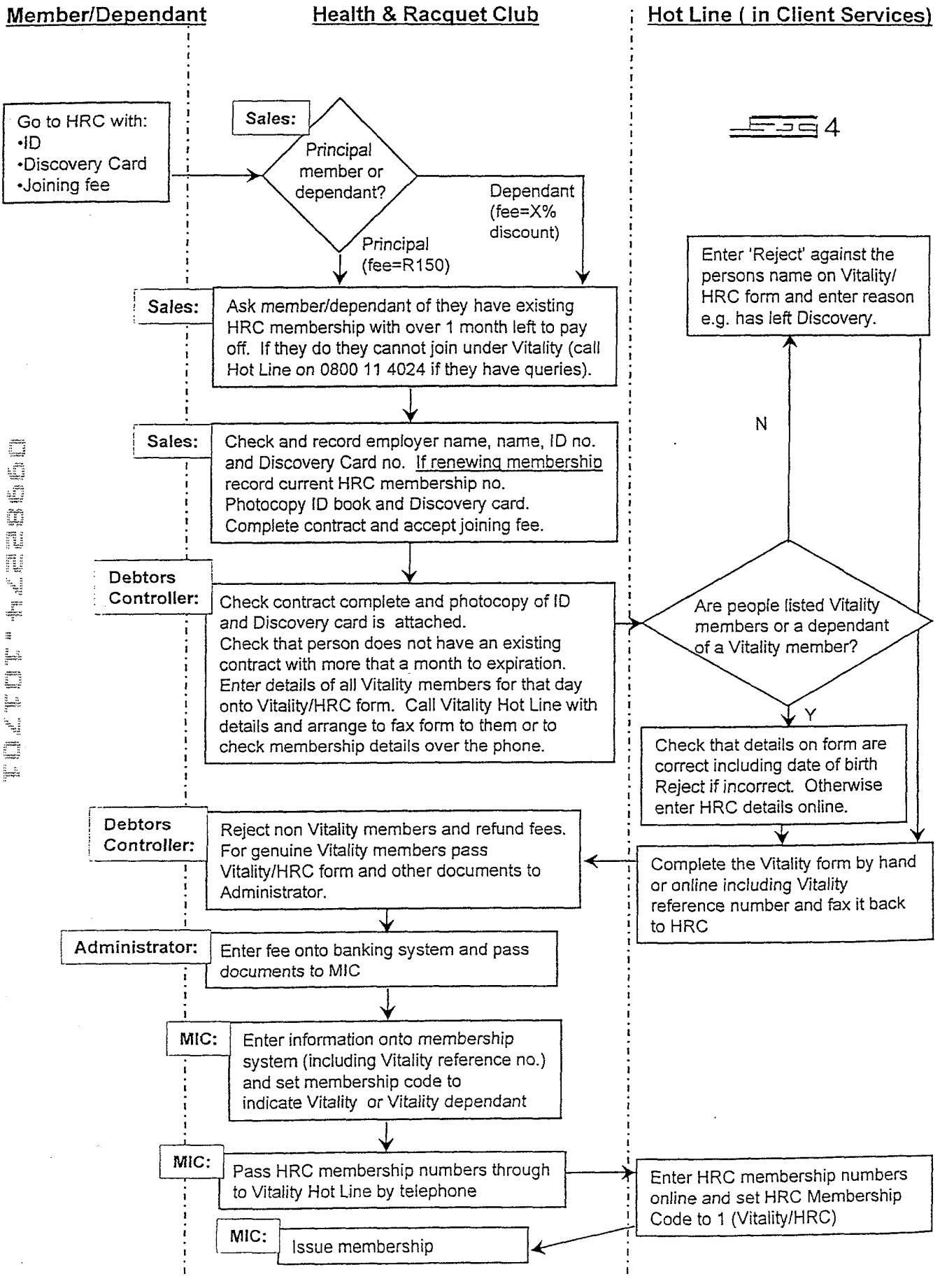
Vitality Member

Hot Line

MH Systems Dept.



VITALITY MEMBER/DEPENDANT JOINS HEALTH & RACQUET CLUB



VITALITY MEMBER JOINS RUN / WALK FOR LIFE

Member
Hot Line
RWFL Head Office

Call Hot Line and ask to join RWFL

Ask for surname, first name, employer name, whether principal or defendant*, Discovery card no., date of birth and daytime contact no.**

*Principal joins for once off fee of R150. Defendant only gets a discount.

Is person a Vitality member?
 Y
 N

Issue member with a ref. no. and tell them to call RWFL toll-free no. with their ref. no.

Call RWFL toll-free line

Visit RWFL branch

MH Systems Dept.

(A)

Is member name, date of birth and ref. no. valid?
 Y
 Do nothing
 N

Inform RWFL of invalid members

**do not ask for date of birth until you get the card number. If card number does not begin with same first 4 letters as surname followed by an 8 reject as invalid.

Ask member for name and MH reference no. Ask if they are renewing and, if so, when their current contract expires.

Provide advice on RWFL and where they can join.

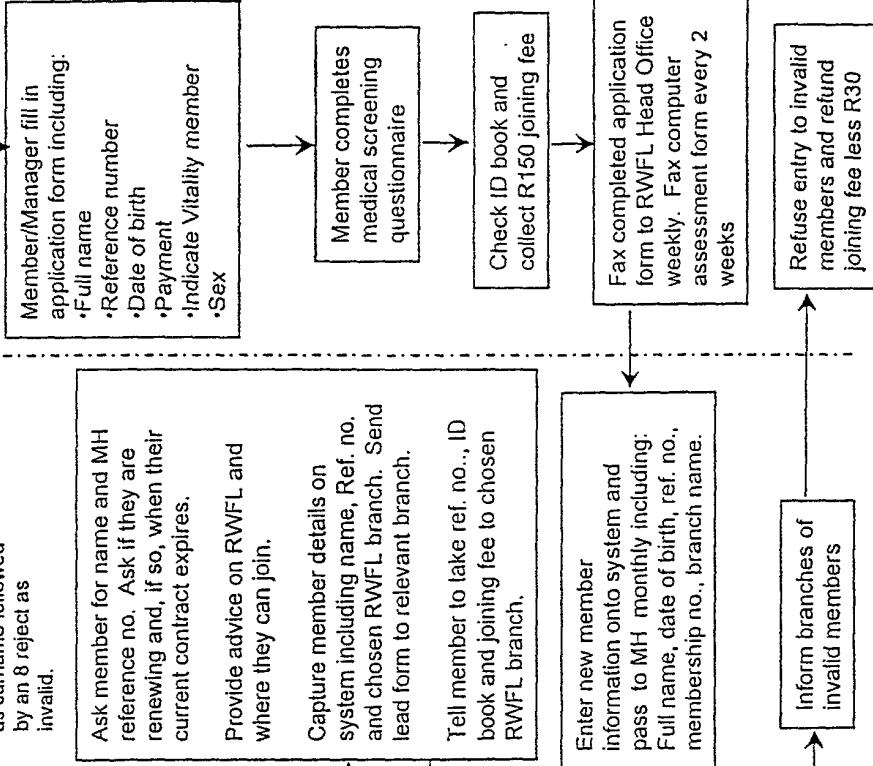
Capture member details on system including name, Ref. no. and chosen RWFL branch. Send lead form to relevant branch.

Tell member to take ref. no., ID book and joining fee to chosen RWFL branch.

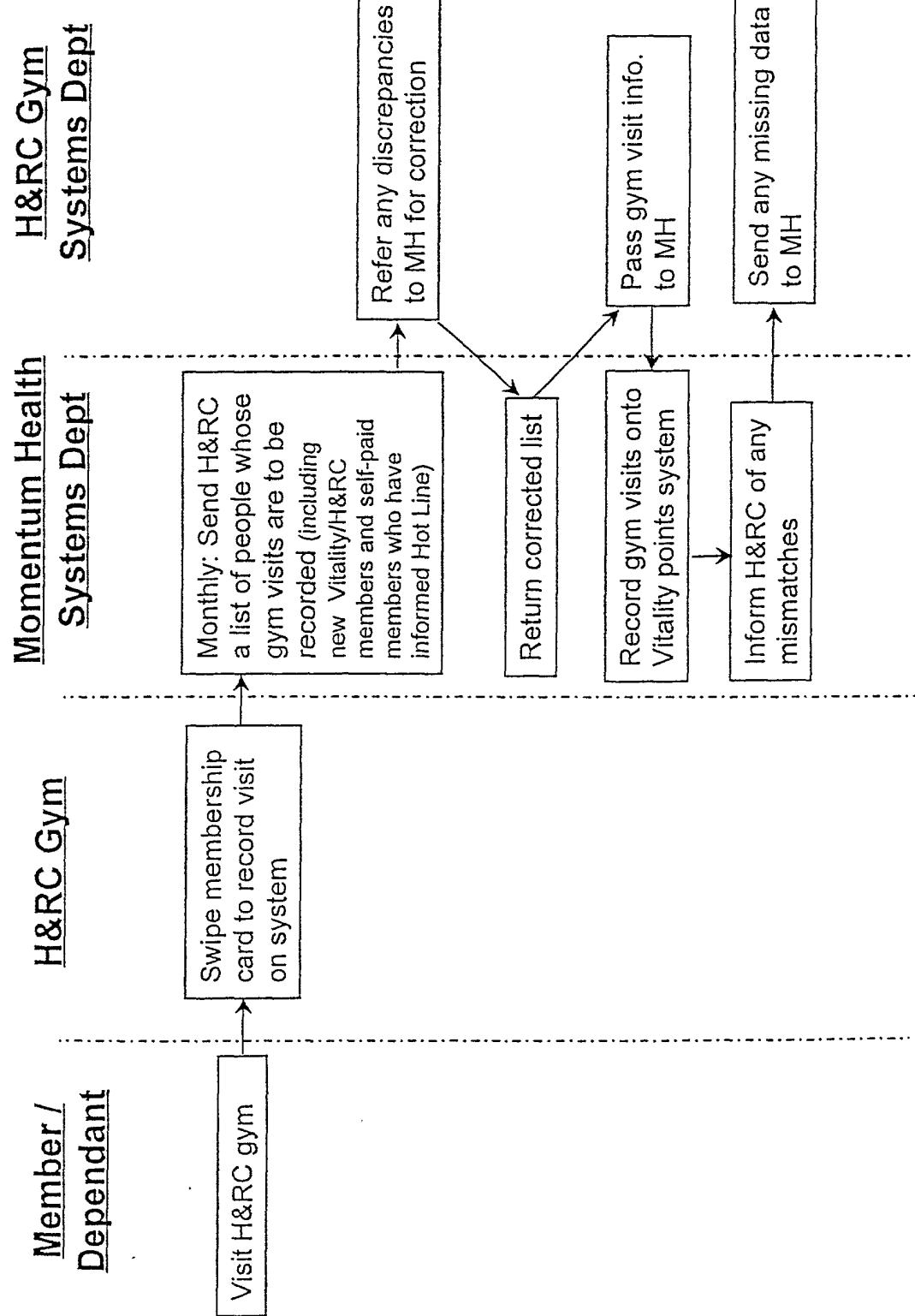
Enter new member information onto system and pass to MH monthly including: Full name, date of birth, ref. no., membership no., branch name.

Inform branches of invalid members

Refuse entry to invalid members and refund joining fee less R30



MEMBER / DEPENDANT VISITS HEALTH & RACQUET CLUB

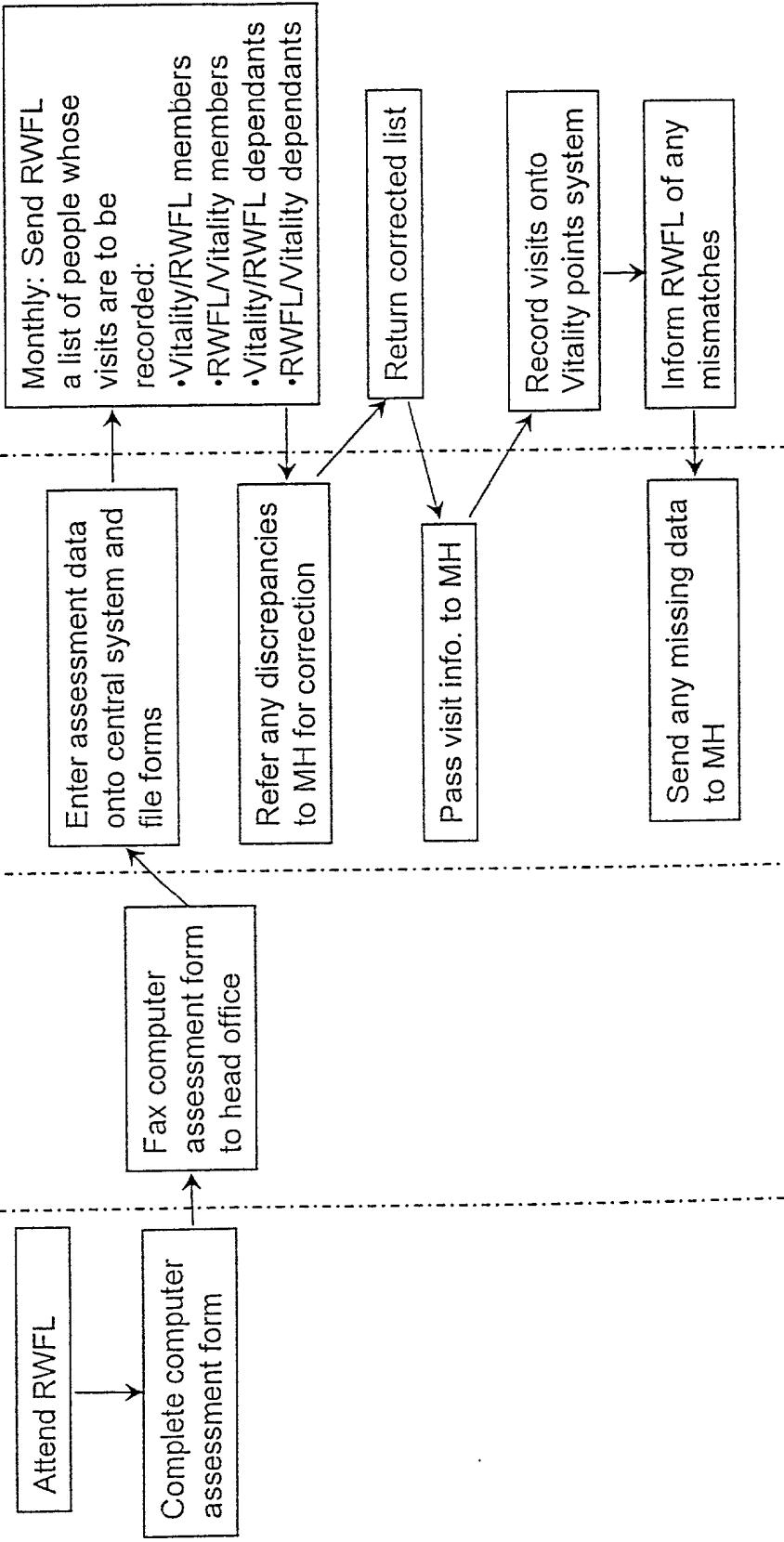


MEMBER / DEPENDANT VISITS RUN / WALK FOR LIFE

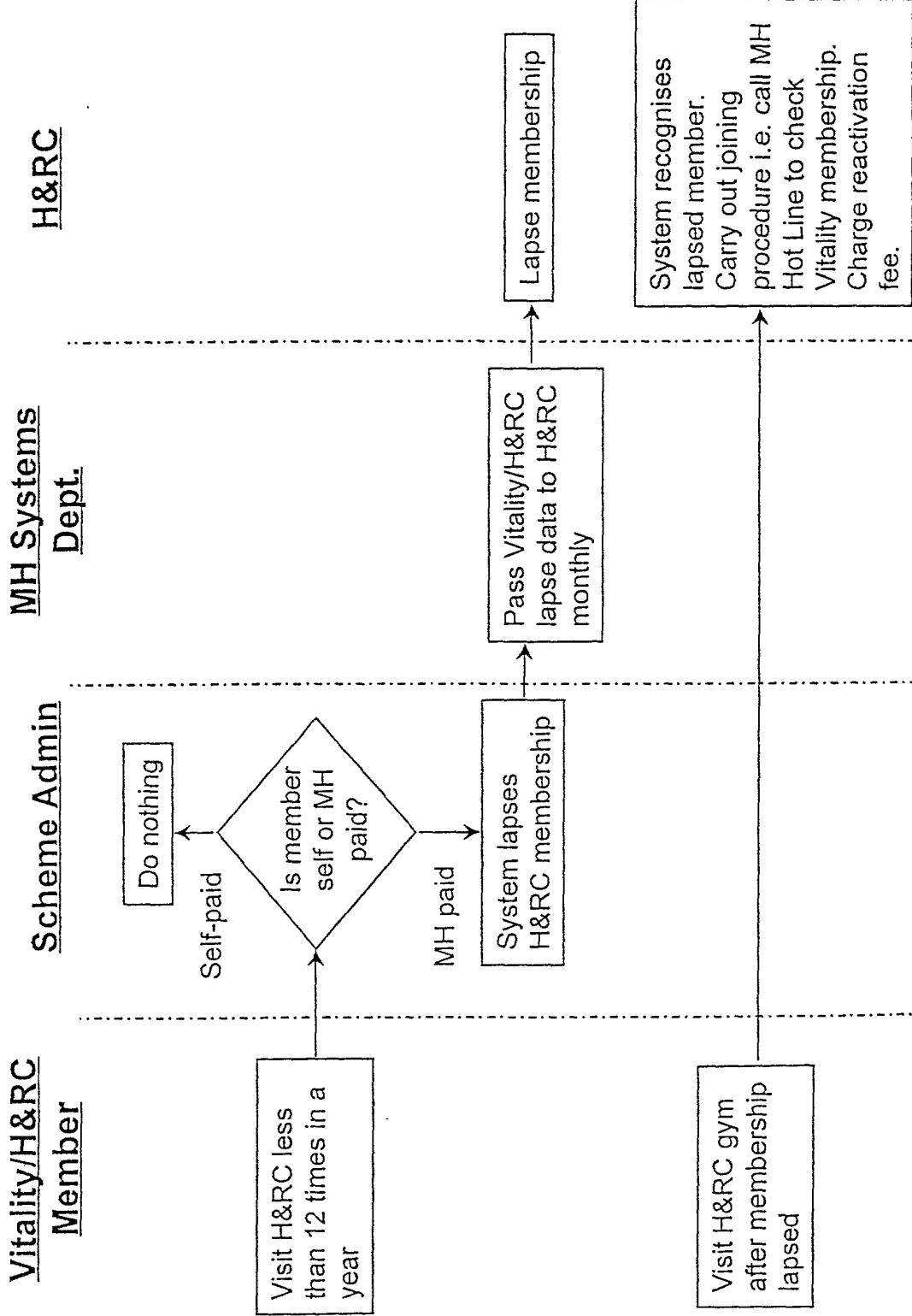
**Member /
Dependant**

**RWFL
Head Office**

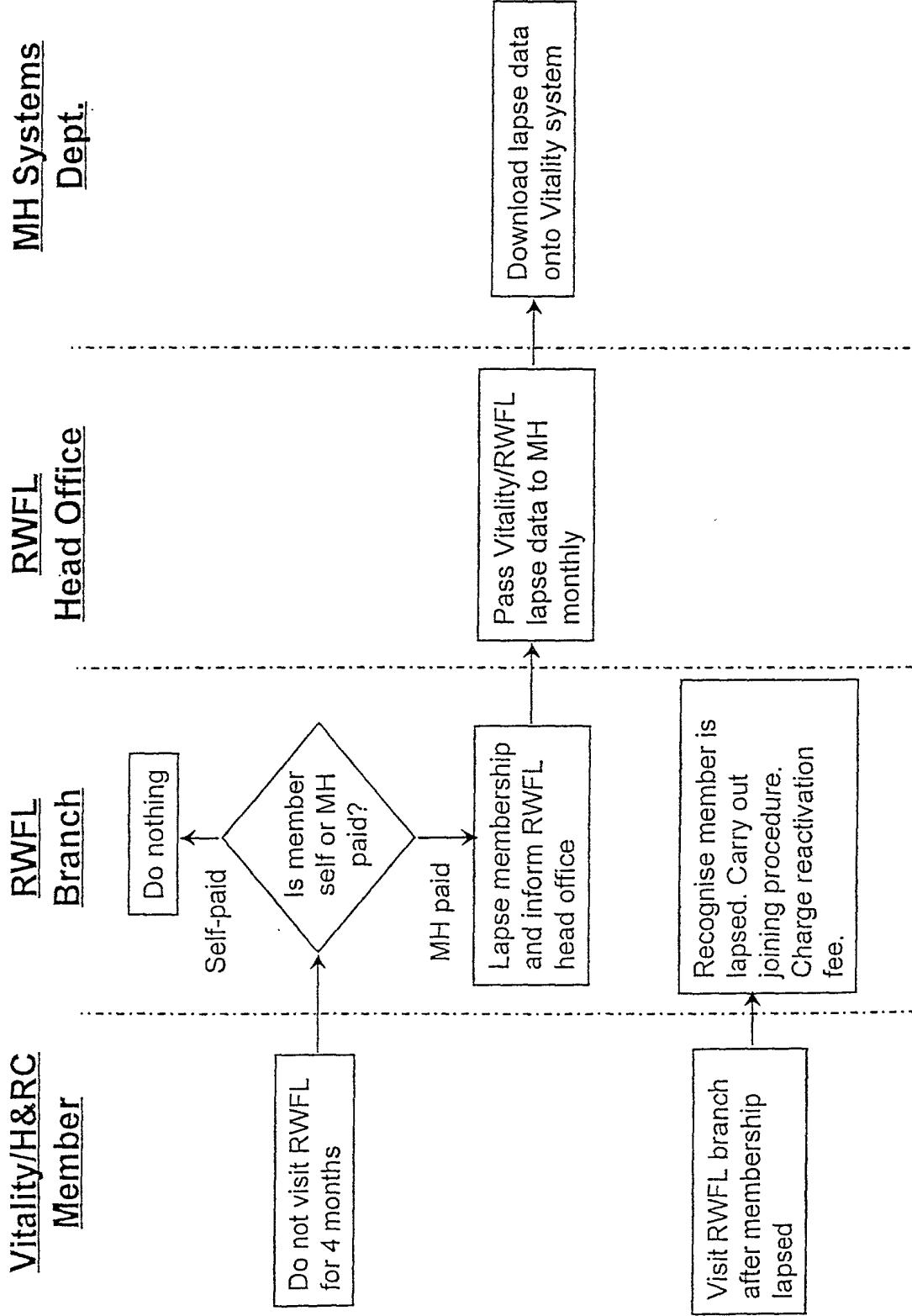
**Momentum Health
Systems Dept**



LAPSE AND REACTIVATE H&RC MEMBERSHIP



LAPSE AND REACTIVATE RWFL MEMBERSHIP



SCORE VARIOUS VITALITY POINTS

PRE-AUTHORISATION:

Vitality Member

Pre-authorise in hospital treatment >2 days in advance

Managed Care

Record pre-authorisation details: date of call & date of hospitalisation

MH Systems Dept.

Download pre-authorisation data and allocate Vitality points - monthly

CALL DEMAND MGT LINE:

Vitality Member

Call Demand Management Line

Demand Management Line

Record Discovery card no., employer name, date of birth and date of call

MH Systems Dept.

Download Demand Management data and allocate Vitality points - monthly

UNDERGO TESTS:

Vitality Member

Undergo mammogram or cholesterol screening or Hep. B vaccination. Submit claim.

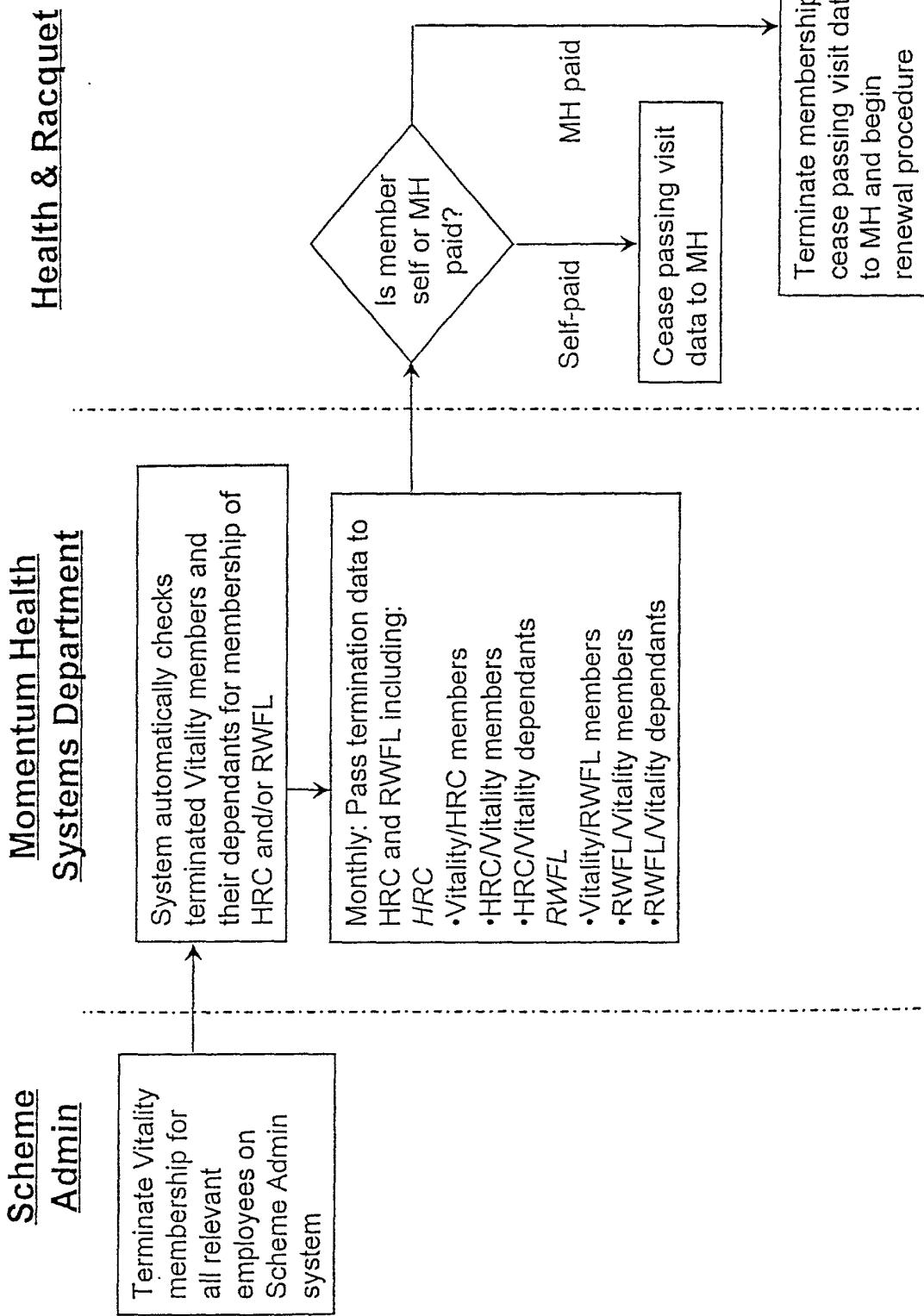
Claims Assessing

Assess claim

MH Systems Dept.

Download claims data and allocate Vitality points - monthly

EMPLOYER / EMPLOYEE LEAVES DISCOVERY OR VITALITY



PRINCIPAL MEMBER DIES

Principal Member/ Employer

Principal member with dependants joins Vitality

Principal member accumulates points

Principal member dies

Employer informs MH of death

Scheme Admin

Record death on Scheme Admin system and manually allocate premium waiver including Vitality extension. Carry out continuation process.*

Inform Finance of death and total of Vitality points.

Finance Dept.

*Next of kin will continue to build on points accumulated by deceased. However, points system will accumulate points used for death benefit separately so that points will not be double counted for death benefit when next of kin dies.

Calculate and pay Death Benefit to next of kin